

**United States Bankruptcy Court
Eastern District of Virginia**

In re Laura Shabnam Javad

Case No. 25-10509-KHK

Debtor(s)

Chapter 7

ORDER ON REAFFIRMATION AGREEMENT

The debtor(s) Laura Shabnam Javad filed
(Name(s) of debtor(s))
a motion for approval of reaffirmation agreement on 05/27/2025
(Date filed)
made between the debtor(s) and the creditor CARMAX AUTO FINANCE
(Name of creditor).

(If applicable) The court held the hearing required by 11 U.S.C. § 524(d) or § 524(m), on notice to the debtor(s) and the creditor on 07/15/2025.
(Date)

COURT ORDER: The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).

The court reviewed the presumption of undue hardship and does not disapprove the reaffirmation agreement under 11 U.S.C. § 524(m).

The court disapproves the reaffirmation agreement under 11 U.S.C. § 524(m).

The court does not approve the reaffirmation agreement.

Sets the matter for a hearing on _____, to be held at _____.

Upon review of the reaffirmation agreement, the Court finds that no action or hearing on the reaffirmation agreement is necessary or warranted.

BY THE COURT

Date: Jul 17 2025

/s/ Klinette H Kindred
United States Bankruptcy Judge

NOTICE OF JUDGMENT OR ORDER
ENTERED ON DOCKET: Jul 17 2025